



FEMA

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Disaster News

LACK OF FLOOD INSURANCE PUTS WASHINGTON RESIDENTS AT RISK

OLYMPIA—Flooding and Washington, unfortunately, seem to go hand-in-hand. Of the state's total of 43 Presidential disaster declarations, 31 have involved flooding. We don't need pictures of North Dakota to show us how devastating this can be.

"The history of this state reminds us that flooding is a serious risk to Washington residents and the economy," said Federal Coordinating Officer Willie Nunn of the Federal Emergency Management Agency (FEMA). "Homeowners insurance does not cover flood damage, and too many Washington residents and business owners do not have flood insurance."

"We often cannot prevent flooding," said State Coordinating Officer Kurt Hardin, "but flood insurance can reduce the financial and emotional toll."

Low-cost National Flood Insurance Program (NFIP) coverage is available to homeowners, renters and businesses in every community in the state that participates in the program. Home and business owners can buy coverage for their buildings and contents, and renters can purchase insurance to cover personal property.

Participating NFIP communities agree to adopt and enforce sound management practices in high risk areas called Special Flood Hazard Areas to reduce damage from floods. Residents in non-participating communities – jurisdictions that choose not to follow NFIP guidelines for floodplain management – are not eligible to purchase flood insurance. A list of the 293 participating and the 12 non-participating Washington communities is available at www.fema.gov/cis/WA.html.

Property owners who do not live near bodies of water should not be lulled into a false sense of security. More than 25 percent of flood insurance claims occur in areas outside of an identified Special Flood Hazard Area.

NFIP officials strongly emphasize that residents and business owners can buy flood insurance coverage on both contents and qualifying structures, whether or not they live in high-risk areas, as long as their community participates in the federal flood insurance program.

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The average annual flood insurance premium in Washington is approximately \$600, according to the NFIP. Rates are lower for lower-risk areas. Private insurance companies and agents sell and service the policies, which are backed by the federal government under FEMA's NFIP. Residents and business owners can find a list of agents who sell the coverage in their areas on www.floodsmart.gov/ or by calling 1-888-379-9531.

Some important facts about floods and flood insurance:

- Even a few inches of water can cause extensive, costly damage.
- While FEMA provides aid only in presidentially declared disasters, flood insurance covers flood damages regardless of a presidential declaration.
- Flood insurance coverage is available for a qualifying structure and its contents whether or not the structure is in a high risk area, as long as the community participates in the program.
- Ninety percent of all natural disasters in the United States involve some degree of flooding.
- One-quarter of all flood damage occurs in structures where the flood risk is classified as low to moderate.
- Homeowners, renters and business insurance policies do not cover flood damage.
- Home and business owners should purchase coverage on both structure and contents. Renters should purchase contents insurance.

For in-depth information on preparing for natural disasters, go to www.fema.gov, www.ready.gov and www.emd.wa.gov.

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FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.